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After Recording, Return to:
RICHARDSON CONSULTING GROUP, INC.
505 A SAN MARIN DRIVE, SUITE 300
NOVATO, CA 94945
(415) 898-7200

Deal Id: EMC/UNITED COMPANIES FINANCIAL CORPORATION

State of: OH

County of: Lucas

LIMITED POWER OF ATTORNEY

Do not remove, this page is a part of the official document.

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LIMITED POWER OF ATTORNEY

Know all Men by these Presents,

That UNITED COMPANIES FINANCIAL CORPORATION, solely as Seller under the Asset Purchase Agreement dated as of May 26, 2000, as amended (the "Agreement"), by and among UNITED COMPANIES FINANCIAL CORPORATION, UNITED COMPANIES LENDING CORPORATION, UCFC ACCEPTANCE CORPORATION, UCFC FUNDING CORPORATION, PELICAN MORTGAGE COMPANY INC., ADOBE INC., ADOBE FINANCIAL INC., I, GOPHER EQUITY INC. I, GOPHER FUNDING, INC., as Sellers, EMC MORTGAGE CORPORATION, as Purchaser, EMC MORTGAGE ACQUISITION CORP. and THE BEAR STEARNS COMPANIES INC., as Guarantor, does hereby constitute and appoint, EMC MORTGAGE CORPORATION, its true and lawful attorney in fact, to act in its name, place and stead as Seller and not individually, giving and granting unto the Purchaser, as attorney in fact, full power and authority, to the extent of the Seller's own such power, to do and perform all or any of the following acts in connection with servicing, administration and management of the Mortgage Loans and REO Properties pursuant to the Agreement (solely as Seller, not individually), including, but not limited to:

- (1) To execute and deliver customary consents or waivers and other instruments and documents,
- (2) To consent to transfers of any Mortgaged Property and assumptions of the Mortgage Notes and related Mortgages,
- (3) To collect any insurance proceeds and other liquidation proceeds with respect to the Mortgage Property,
- (4) To effectuate foreclosure or other conversion of the ownership of the Mortgaged Property securing any Mortgage Loan,
- (5) To sign any necessary assignments of Mortgage to fully give the lienholder rights over from Seller to the Purchaser,
- (6) To execute and deliver any and all instruments of satisfaction or cancellation or of partial or full release or discharge and all other comparable instruments, with respect to the Mortgage Loans, and with respect to the Mortgaged Properties, and
- (7) To execute all documents or deeds customarily and reasonably necessary and appropriate for the transfer of the REO Properties and the transfer post-foreclosure of the previously Mortgaged Properties to third parties, and to collect the Proceeds derived therefrom,

as fully to all intents and purposes as the Seller might or could do if personally present, hereby ratifying and confirming all that the Purchaser as said attorney in fact shall lawfully do or cause to be done by virtue hereof.

Capitalized terms used herein shall have the meaning given to them in the Agreement.

This limited power of attorney is effective as of the date hereof and shall continue in full force and effect until the transfer or sale by EMC Mortgage Corporation of its obligations under

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the Agreement to another entity.

Nothing herein shall be deemed to amend or modify the Agreement or the respective rights, duties and obligations of the Seller or the Purchaser thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder.

Seller shall not incur any liability from the actions of the Purchaser pursuant to this limited power of attorney. Furthermore, the Purchaser agrees to indemnify and hold Seller harmless for any liability arising from the Purchaser's exercise of its authority under this limited power of attorney as per Article 12 of the Agreement.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 7th day of November, 2000.

UNITED COMPANIES FINANCIAL CORPORATION
solely as Seller under the Agreement and not individually

[Corporate Seal]

By: Jesse O. Griffin
Name: Jesse O. Griffin
Title: Senior Vice President

Attest: Kathleen Comeaux
Kathleen Comeaux, Assistant Secretary

Signed and delivered in the presence of:

[Signature]
Unofficial Witness

[Signature]
Unofficial Witness

State of Louisiana)

Parish of East Baton Rouge)

On the 7th day of November, 2000 before me a notary public in and for said county and state personally appeared Jesse O. Griffin, Senior Vice President of United Companies Financial Corporation and acknowledged the signing of the foregoing instrument to be his free act and deed and the free act and deed of said Corporation by him as such officer. The above witnesses also acknowledged before me that this instrument was executed in their presence.



Lisa Achord, Notary Public

My Commission Expires:
Commissioned in the Parish of Livingston,
qualified to act in the Parish of East Baton
Rouge, State of Louisiana. My commission
expires at death.

[Notary Seal]

Document prepared by:
Michael C. Barron, Esquire
United Companies Financial Corporation
8549 United Plaza Blvd.
Baton Rouge, LA 70809

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JAN 10 2001

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SUE RIOUX
RECORDER, LUCAS COUNTY, OHIO

Confidential

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PROVISIONS CONTAINED IN ANY DEED OR OTHER INSTRUMENT
FOR THE CONVEYANCE OF A DWELLING WHICH RESTRICT THE
SALE, RENTAL OR USE OF THE PROPERTY BECAUSE OF RACE OR
COLOR ARE INVALID UNDER FEDERAL LAW AND ARE UNENFORCEABLE.



STATE OF OHIO (S.S.), SUE RHOX, RECORDER OF LUCAS COUNTY OHIO, IN
WHOSE COUNTY OF LUCAS) CL _____ RECORDS OF SAID COUNTY ARE
KEPT, DO HEREBY CERTIFY THAT THIS IS A TRUE, CORRECT AND COMPLETE

COPY OF THE RECORD AS APPEARS IN VOL. _____ PAGE _____

OR MICROFICHE # 01-16808 OF PATK OF SAID COUNTY.
IN TESTIMONY WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY NAME AND
AFFIXED MY OFFICIAL SEAL IN THE CITY OF TOLEDO, OHIO COUNTY OF LUCAS,

THIS 10th DAY OF January, 2021

Sue Rhox
SUE RHOX, LUCAS COUNTY RECORDER

BY:

Denise Farrow
DEPUTY RECORDER

emc
(enw)